

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: MARK S. ZIMMERMAN	§	Case No. 16-81856
REBECCA M. ZIMMERMAN	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/04/2016.
- 2) The plan was confirmed on 01/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/30/2017, 12/15/2017.
- 5) The case was dismissed on 12/15/2017.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,426.13.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 6,609.00	
Less amount refunded to debtor(s)	\$ 514.23	
<b>NET RECEIPTS</b>		<b>\$ 6,094.77</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,923.13	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 527.20	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,450.33</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SPRINGER LAW FIRM	Lgl	4,000.00	4,000.00	4,000.00	1,923.13	0.00
BANK OF THE WEST	Sec	18,050.08	16,812.37	16,812.37	2,217.90	864.60
HEIGHTS FINANCE COMPANY	Sec	200.00	2,302.88	200.00	175.36	4.86
HEIGHTS FINANCE COMPANY	Uns	2,301.45	0.00	2,102.88	0.00	0.00
PERSONAL FINANCE COMPANY	Sec	200.00	200.00	200.00	175.36	4.86
PERSONAL FINANCE COMPANY	Uns	581.05	802.20	802.20	0.00	0.00
PNC BANK,, NATIONAL	Sec	0.00	15,142.56	0.00	0.00	0.00
PNC MORTGAGE	Sec	750.00	750.00	750.00	0.00	0.00
TITLEMAX OF ILLINOIS INC d/b/a	Sec	390.55	390.55	390.55	193.47	8.03
TITLEMAX OF ILLINOIS INC d/b/a	Uns	291.78	0.00	0.00	0.00	0.00
WELLS FARGO BANK NA	Sec	2,420.00	2,564.53	2,564.53	0.00	0.00
WELLS FARGO BANK NA	Uns	1,235.03	182.93	182.93	0.00	0.00
ADVANCE AMERICA	Uns	1,847.58	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	1,454.90	693.00	693.00	0.00	0.00
ALPINE BANK & TRUST CO	Uns	4,808.62	5,098.69	5,098.69	0.00	0.00
BANQUET FINANCIAL	Uns	658.26	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	1,005.09	1,005.09	1,005.09	0.00	0.00
CITICARDS CBNA	Uns	709.07	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMENITY BANK / BERGNERS	Uns	3,087.94	NA	NA	0.00	0.00
DONALD WENDT	Uns	600.00	NA	NA	0.00	0.00
JAMES R CHAPKO DDS PC	Uns	175.60	NA	NA	0.00	0.00
KATHY PETERSON	Uns	2,000.00	NA	NA	0.00	0.00
MICHAEL ZIMMERMAN	Uns	7,000.00	NA	NA	0.00	0.00
ROSEMARIE WENDT	Uns	26,096.06	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,333.73	4,718.22	4,718.22	0.00	0.00
PORTFOLIO RECOVERY	Uns	4,035.95	4,035.95	4,035.95	0.00	0.00
PORTFOLIO RECOVERY	Uns	956.93	956.93	956.93	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,062.78	3,062.78	3,062.78	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,582.01	1,582.01	1,582.01	0.00	0.00
WORLD ACCEPTANCE	Uns	4,260.80	6,194.23	6,194.23	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 750.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 17,202.92	\$ 2,411.37	\$ 872.63
All Other Secured	\$ 2,964.53	\$ 350.72	\$ 9.72
<b>TOTAL SECURED:</b>	<b>\$ 20,917.45</b>	<b>\$ 2,762.09</b>	<b>\$ 882.35</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 30,434.91</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,450.33	
Disbursements to Creditors	\$ 3,644.44	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 6,094.77</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/14/2018

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.